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and practice of industrial insurance, life insurance as a career, the taxation of life insurance, and the regulation of insurance by the federal government, not to mention the rather out-of-place speeches on the Panama Canal and Lincoln and Hamilton with which the volume concludes.

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*Social Insurance. A Program of Social Reform.* By HENRY R. SEAGER. New York: Macmillan, 1910. 8vo, pp. 175. \$1.00 net.

The purpose of these lectures (the Kennedy Lectures of 1910), we are told, is to insist that in certain sections of the country where manufacturing and trade are dominant, cities have arisen, and the wage-earner is the typical American citizen—"the simple creed of individualism is no longer adequate." What is needed there is "a clear appreciation of the conditions that make for the common welfare, as contrasted with individual success, and an aggressive program of governmental control and regulation to maintain these conditions." The individualist ideal, however excellent, is regarded as impracticable, because: (1) there is little or no evidence that wage-earners are becoming more provident in their habits; and (2) this failure to provide for the future tends to increase the body of unorganized, unskilled workers whose competition opposes the progress of wage-earners all along the line. In relying on the program of individualism little progress has been made toward exterminating poverty; it is "little better than a program of despair." The bulk of the lectures is devoted to a general statement as to the failure of the wage-earner to provide for himself against accidents, illness, premature death, unemployment, and old age, and the collective remedies therefor, which consist in "protecting wage-earners' families which have developed standards of living from losing them, and in helping wage-earning families without standards to gain them." The first is to be obtained through a system of compulsory insurance; the second by withdrawing from competitive industries the lowest grade of workers, the tramps and casuals, and giving them industrial training in graded farm and industrial colonies. The lectures afford the general public an excellent presentation of some modern remedies for some of our pressing industrial evils.

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*The Railway Library, 1909.* Edited by SLASON THOMPSON. Chicago: The Gunthorp-Warren Printing Co., 1910. 8vo, pp. 403.

The first of a proposed annual series of volumes including chapters, papers, and addresses, mostly published during the year. Two sections are devoted to early railroad history, but most deal with present-day railroad problems. They are written from the railroad point of view, many by railroad men, and, as the editor remarks, they reflect the prevailing sentiments of all thoughtful railway officials and the alarm of men "who are at the helm and who see the financial breakers upon which the fierce blasts of political exigency are driving the railways."

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*Industrial Training.* New York Bureau of Labor Statistics Report, 1908. Part I. Albany: State Department of Labor, 1909. 8vo, pp. vi+394.

The object of the investigation the results of which are embodied in this report was "to determine the general relation of supply and demand in regard